

# Repetitive Loss Sites in Mississippi

## **Full Mitigation Best Practice Story**

State-wide, Mississippi

**The State of Mississippi** - Repetitive loss sites have been prevalent in several flood prone counties across the State. In an effort to prevent or minimize future losses, the Mississippi Emergency Management Agency decided to develop a customized Geographic Information System (GIS) application that would allow them to query and map the repetitive loss sites.



The Mississippi Emergency Management Agency teamed up with FEMA and the Mississippi Automated Resource Information System (MARIS) to provide the necessary data and programming required for the project. FEMA personnel provided all field survey work including a detailed database of digital photography for the repetitive loss sites. This database was then integrated into a customized ARCVIEW software application that allowed users to select a repetitive loss site on a map. The user could then open a digital photograph of the selected site.

As the digital photographs were compiled, several locations that were listed as "repetitive loss" sites were actually vacant land. This discrepancy alerted the Mississippi Emergency Management Agency and FEMA to cross examine the records to see the dollar amounts of people who claimed damages. The estimated benefits were derived to be about a 3:1 ratio.

#### **Activity/Project Location**

Geographical Area: State-wide

FEMA Region: Region IV

State: Mississippi

#### **Key Activity/Project Information**

Sector: Public

Hazard Type: Flooding

Activity/Project Type: Flood Insurance

Activity/Project Start Date: 06/1999

Activity/Project End Date: 06/2000

Funding Source: National Flood Insurance Program (NFIP)

Funding Recipient: State Government

Funding Recipient Name: Mississippi Emergency Management Agency

#### **Activity/Project Economic Analysis**

Cost: \$100,000.00 (Estimated)

### **Activity/Project Disaster Information**

Mitigation Resulted From Federal

Disaster? Unknown

Value Tested By Disaster? No

Repetitive Loss Property? Unknown

#### **Reference URLs**

Reference URL 1: http://www.msema.org/mitigate/mit.htm

Reference URL 2: http://www.floodsmart.gov/

#### **Main Points**

- The Mississippi Emergency Management Agency teamed up with FEMA and the Mississippi Automated Resource Information System (MARIS) to provide the necessary data and programming required for the project.
- FEMA personnel provided all field survey work including a detailed database of digital photography for the repetitive loss sites
- This database was then integrated into a customized ARCVIEW software application that allowed users to select a repetitive loss site on a map.